UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

In re:	Boban Nikolic Gloria Jean Nikolic Debtor.	) Case Number: 10-13502-M) Chapter 13 Proceedings) Honorable Judge Pat E. Morgenstern-Clarren

TRUSTEE'S OBJECTION TO DEBTORS' MOTION TO OPT OUT OF PAYING CONDUIT MORTGAGE PAYMENTS INSIDE OF CHAPTER 13 PLAN

Now comes CRAIG SHOPNECK, the duly appointed standing Chapter 13 Trustee (the "Trustee") hereby objects to the Debtors' Motion to Opt Out of Paying Conduit Mortgage Payments inside of Chapter 13 Plan (hereinafter "Motion").

1. In support of this Objection, the Trustee represents that the Motion states no pre-petition mortgage delinquency on both mortgages; however, MorEquity, Inc., the creditor holding the first mortgage, filed a proof of claim on January 6, 2011 indicating an arrearage in the amount of $3,452.16. Pursuant to Administrative Order 09-02, absence of a pre-petition mortgage delinquency, all mortgage payments on the debtor's residence shall be made by the Debtor to Trustee for disbursement by the Trustee as conduit payments. Therefore, it is the Trustee's position that if one mortgage is in arrears; all mortgages must be paid through the Chapter 13 Plan as conduit mortgages.

2. Trustee reserves the right to amend and/or supplement this objection should additional information be provided.

WHEREFORE your Trustee, being a proper party in interest and for good cause shown, pursuant to Administrative Order 09-02, respectfully requests that the Motion be denied.

/S/ Craig Shopneck

CRAIG SHOPNECK (#0009552)
Chapter 13 Trustee
200 Public Square, Suite 3860
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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Trustee's Objection to Debtors' Motion to Opt Out of Paying Conduit Mortgage Payments inside of Chapter 13 Plan was served electronically and/or by regular U.S. mail, postage prepaid, this 26th day of January 2011, upon the following persons:

William J. Balena, Attorney for Debtors
(Via Electronic Mail)

Boban Nikolic, Debtor
Gloria Jean Nikolic, Debtor
9040 Calista Drive
North Ridgeville, OH 44039

Mor Equity
5010 Carriage Drive
Evansville, IN 47736

MorEquity, Inc.
P.O. Box 3788
Evansville, IN 47736

Litton Loan Servicing
4828 Loop Central Drive
Houston, TX 77081

McCalla Raymer, LLC
Attn: Jeanette LeRay
Authorized Agent for Litton Loan Servicing, L.P.
1544 Old Alabama Road
Roswell, GA 30076-2102

/S/ Craig Shopneck
CRAIG SHOPNECK (#0009552)

CS/kb
1/26/2011